apart. There are bayonet thrusts, saber strokes, pistol shots; cool, deliberate movements on the part of some; hot, passionate, desperate efforts with others; hand-to-hand contests; recklessness of life; tenacity of purpose; fiery determination; oaths, yells, curses, hurrahs, shoutings; men going down on their hands and knees, spinning round like tops, throwing out their arms, gulping up blood, falling,-legless, armless, headless. There are ghastly heaps of dead men. Seconds are centuries, minutes ages; but the thin line of men in blue does not

The Confederates have swept past the Vermont regiments. "Take them in flank," shouts Gen. Stannard.

The 13th and 16th regiments swing out from the trench, form a right angle to the main line, and face the north. They move forward a few steps and pour a deadly volley into the backs of Kemper's troops. With a hurrah they rush on to drive home the bayonet. The 15th, 19th and 20th Mass., 7th Mich., 20th N. Y., 19th Me., 151st Pa., and all other regiments in the vicinity catch the enthusiasm of the moment and close upon the foc.

The Confederate column has lost its power. Pickett's lines waver. The soldiers of the front rank look around for their supports. They are gone-fleeing over the field, broken, shattered, thrown into confusion by the remorseless fire from the Cemetery and from the cannon on the ridge. The lines have disappeared like a straw in a candle's flame. The ground is thick with dead, and the wounded are like the withered leaves of autumn. Thousands of Confederates throw down their arms and give themselves up as prisoners.

How inspiring the moment! How thrilling the hour! It is the high-water mark of the rebellion-a turning point of history and of service of the authorities, had contrived to get strange that slavery thus furnished the means human destiny!

Treason had wielded its mightiest blow. From that time the rebellion began to wane. My account of the battle, written on the following day, and published on the 6th of July in the Boston Journal, contains the following passage: "The invasion of the North was over, the power of the Southern Confederacy broken. There at that sunset hour I could discern the future-no longer an overcast sky, but the clear, unclouded starlight, a country redeemed, saved, baptized, consecrated anew to the coming ages. All honor to the heroic living, all glory to the gallant dead! They have not fought in vain, they have not died for naught. No man liveth to himself alone. Not for themselves, but for their children; for those who may never hear of them in their nameless graveshow they yielded life! for the future; for all that is good, pure, holy, just, true; for humanity, righteousness, peace; for Paradise on earth. for Christ and for God they have given themselves a willing sacrifice. Blossed their memory evermore!

amid the trees, the monuments were undehead, through the body, disemboweled by ex- addressed. ploding shells, legs broken, flesh mangled and torn; pools of blood, scarlet stains on the headstones, green grass changed to crimson, marble slabs shivered, the ground plowed by solid shot, holes blown out by bursting shells; dead men lying where they had fallen, wounded men creeping to the rear, cries and groans all around me! Fifty shells a minute had fallen upon that small inclosure. Not for a moment was there thought of abandoning the position. How those batteries of Osborne and Wainwright, of the Eleventh and First Corps, had lightened and thundered! There were scores of dead by the small house where the left of the Confederate line had advanced, lying just as they were smitten down, as if a thunderbolt had fallen upon the once living mass!

An English officer (Lieut.-Col. Freemantle), who saw the battle from the Confederate lines, thus says of the repulse: "I soon began to meet many wounded men returning from the front; many of them asked in piteous tones the way to a doctor or an ambulance. The farther I got the greater became the number of | to hook it. I have tried to send word through to the wounded. At last I came to a perfect stream of them, flocking through the woods in numbers as great as the crowd in Oxford street in the middle of the day. * * * They were let us have patience. Many a better man than I still under a heavy fire. The shells were continually bringing down great limbs of trees, and carrying further destruction amongst their melancholy procession. I saw all this in much less time than it takes to write it, and although astonished to meet such a vast number of wounded, I had not seen enough to give me an idea of the real extent of the mischief.

"When I got close up to Gen. Longstreet I saw one of his regiments advancing through the woods in good order; so, thinking I was | spoken either of exchange or of court-martial. just in time to see the attack, I remarked to the General that 'I wouldn't have missed this | money, which was now greatly depreciated. for anything.' Longstreet was scated on the top of a snake-fence, in the edge of the wood, and looking perfectly calm and unperturbed. He replied, 'The devil you wouldn't! I would like to have missed it very much; we've attacked and been repulsed. Look there!' For the first time I then had a view of the

open space between the two positions, and saw it covered with Confederates, slowly and sulkily returning towards us in small, broken par-

"I remember seeing a General (Pettigrew, I think it was) come up to him and report that he was unable to bring his men up again. Longstreet turned upon him and replied, with some sarcasm: 'Very well; never mind, then, General; inst let them remain where they are. The enemy is going to advance and will spare

you the trouble.' * * * "Soon afterward I joined Gen. Lee, who had in the meantime come to the front on becoming aware of the disaster. He was engaged in riding about a little in front of the woods quite alone, the whole of his staff being engaged in a similar manner further to the rear. His face, which is always placid and cheerful, did not show signs of the slightest disappointment, care, or annoyance; and he was addressing to every soldier be met a few words of encouragement, such as 'All this will come right in the end; we will talk it over afterwards, but in the meantime all good men must rally. We want all good men and true men just now, etc. * * * He said to me, 'This has been a sad day for us,

Colonel, a sad day; but we can't expect always to gain victories. * * I saw Gen. Wilcox (an officer who wears a short, round jacket and a battered straw hat) come up to him and explain, almost crying, the state of his brigade. Gen. Lee immediately shook hands with him in the best way you can."

fire had been too hot at Mrs. Leister's. Meade but it was a great luxury to be occasionally to some heathen country, and I prepared mywas sitting on a great flat boulder, listening to warm. the reports of his officers brought in by couriers. glimmering on the ground, revealing the sur- group of very mischievous Irishmen-would

fan his brow. "Bully! bully! bully all around!" said he;

To Gen. Hunt, Chief of Artillery: "Have your limbers filled. Lee may be up to some thing in the morning, and we must be ready for him.'

A band came up and played "Hail to the Chief," the "Star Spangled Banner," and persecuting their fellow-prisoners all day, go through such a heavy undertaking. In the "Yankee Doodle," Soul-stirring the strains, | would gather round the stove and appear in a | midst of this terrible state of depression, Dr. The soldiers, lying on their arms where they had fought, heard it and responded with a cheer. Not all: for thousands were deaf and

inanimate evermore. The great victory had been won. Historians the world over would recognize it as a turning day put an end to the romantic disposition of good? you ask. Look at me. I am restored to point in human affairs. No need that I should dwell upon the retreat of the Confederate army. The invasion had cost Lee a third of his army. Thenceforth he was to stand ever on the defensive, with the knowledge that the resources

[To be continued.]

The Great Story of "Capturing a Locomotive.'

> BY REV. WM. PITTENGER. (COPYRIGHTED, 1881.)

CHAPTER XX-concluded.

Just as the leader was ready to give the signal, a friend pressed to his side and informed him that we were betraved, and that the enemy were on the watch for us. From a window in the far corner of the room a force of at least 80 men could be seen drawn up before the prisondoor. The story continued that orders had been given to shoot down every one who attempted to escape, while another detachment was to close in behind and make an indiscriminate massacre. Had we carried out our plan, the guard would have yielded before our rush until we had been fully drawn into the trap, when they hoped to make such a slaughter as would be a perpetual warning to prison-break-

When I first heard of this account I thought it the invention of some weak nerved individ ual who wished to avoid the danger of our scheme. But it was perfectly true. The next day the newspapers of Richmond contained a full expose of the whole affair, and Capt. Alexander, the tyrant who commanded the prison, threatened to have every one in it tied up and whipped. But he finally changed his mind. A nominal prisoner, who was really a spy in the into the plot, and had reported it to his employers. This was the last attempt at prison-breaking in which I was concerned.

In Richmond there was a pretense of allowing prisoners to correspond with their friends in the North,-of course, subject to the inspection of the prison officials. From Libby Prison ing, making our expressions very guarded, but, so far as I have ever heard, none of our correwas providentially afforded a better opportunity. Some of the prisoners captured at the battle of Muríreesboro were brought to Richmond for exchange, and were kept overnight in a room in the basement of Castle Thunder. When in the court as usual in the morning, I asked a good-natured Irishman of their number if he would carry a letter and mail it for me after getting to loyal territory. He cheerfully consented, and I penciled a note to my father on the fly-leaf of a book and, watching an opportunity when unobserved, gave it to He concealed it until out of rebel power, I rode along the lines and beheld the field | and duly committed it to the mail. The sensaby the light of the gleaming stars. The dead | tion may be imagined which it produced among were everywhere thickly strewn. How my own friends and those of other members of changed the Cemetery! Three days before its | the party, as nothing had been heard from us gravelled walks were smooth and clean, flow- since the October escape, and we had long been ers were in bloom, birds carolled their songs | given over as dead. Though the note was very hastily written, I copy it here without change, faced, the marble slabs pure and white. Now, as showing the feeling experienced at that time. there were broken wheels and splintered cais- Something of the hopefulness and lightness of sons; dead horses, shot in the neck, in the the tone resulted from the wish to cheer those sentence, and dropped them, unobserved, into

> RICHMOND, VA., Jan. 6, 1863. DEAR FATHER: I take this opportunity of writing by a paroled prisoner to let you know that I am well and doing as well as could be expected. I have seen some rather hard times, but the worst is past. Our lives are now safe, but we will be kept during the war, unless something lucky turns up for us. There are six of our original railroad party here yet. Seven were executed in June, and eight escaped in October.

> I stand the imprisonment pretty well. The worst of it is to hear of our men [this refers to the Union army getting whipped so often. I hear all the news here: read three or four papers a day. I even know that Bingham was beat in the last election, for which I am very sorry.
>
> The price of everything here is awful. It costs 30

cents to send a letter. This will account for my not writing to all my friends! Give my sincere love to them, and tell them to write to me.

You may write by leaving the letter unsealed, putting in nothing that will offend the Secesh, and directing to Castle Thunder, Va. I want to know the private news—how many of my friends have fallen. Also tell me who has been drafted in our neighborhood, who married, and who like to be.

Also, if you have a gold dollar at hand, slip it into the letter,-not more, as it might tempt the Secesh you several times, but there is now a better chance of communicating since we came from Atlanta to No doubt you would all like to see me again, but am has suffered more, and many parents are mourn-ing for their children without the hope of seeing

them again. So keep your courage up, and do not

be uneasy about me. Write as soon as you can, and tell ail my friends to do the same.

Ever yours, WM. PITTENGER. To THOMAS PITTENGER, New Somerset, Jefferson Co., Ohio

The belief expressed in the above letter o imprisonment during the war was thought by the writer to be most probable. No word was The prices referred to were in Confederate The little we had brought from Atlanta rapidly melted away, procuring us very little addition to our meager fare. We still hoped for great Union victories and a speedy termination of the war. But at the opening of the year 1863

the prospect was dark indeed. About the 1st of February the range of side rooms in which we were confined was wanted for hospital purposes. The prison hospital had been located in the garret above, but disease increased to such an extent that its accommodations were no longer sufficient. These chill and comfortless rooms had but little adaptation to their new purpose, and hastened the release of many a poor unfortunate by the mercy of death. Disease was now making fearful havoc. The hardships of prison life and the starvation diet prepared the way for every contagion. Smallpox broke out, and prevailed to such an extent that the whole town was alarmed. The prisoners were vaccinated by the wholesale, but this necessary precaution caused great rallying and encouraging the troops, and was additional suffering. Men died in every room, and the visiting physiciam came each morning to remove to the hospitals those who showed marks of the dreaded pestilence. It would scarcely be believed that some prisoners actually counterfeited smallpox in order to be sent to the smallpox hospital, where they would have a better opportunity for escape. But escaping had become a regular mania, and all

possible means were employed to effect it. No one of our party of six took the pestilence, though two suffered very severely from the vaccine virus. But the prevalence of disease did us a good service in securing our re-

freedom of the room outside. This was a great change, and did seem like freedom by contrast. From this time the isolation of our prison life was at an end. I have and said cheerfully, 'Never mind, General; spoken of the "room," but the term is scarcely | Chandler is as well known and as much beloved all this has been my fault; it is I that have accurate. The partitions had been taken out in the Baptist Church as her honored husband. lost this fight, and you must help me out of it or never inserted in this upper floor, and the To a gentleman who visited her and her husprisoners could go from one end of the building | band a few months ago at their home in Cam-It was past 11 o'clock in the evening when I to the other, but with guards stationed at every den, N. J., where she has resided since her rerode up from the gory field, over the ridge, door and watching every window outside. In turn from Siam in 1880, she gave the following where the Second Corps had stood like a wall of a far corner there was a store—the first we had an narrative: adamant. Meade's headquarters were in a grove | felt since leaving Libby two months before, east of the small house where he established It did not suffice to warm half the people tious to attain the highest degree of knowledge himself at the beginning of the battle. The around it, and these were very quarrelsome, and usefulness. I wanted to go as a missionary

The amusements of the hundreds who had | guages proved of great service to me. On going It was a scene which lives in memory: A dark | been gathered into this receptacle of humanity | with my husband to Burmah I assisted in a forest; the evening breeze gently rustling the | were very striking, if not elegant. When a green leaves over our heads; the katydids and | dense crowd had gathered around the stove, locusts singing cheerily; the bivouac fires some person outside-usually one of a large rounding objects; the gnarled trees, torn by cry, "Char-rge, me boys!" and a solid column cannon-shot; the mossy stones; the group of | of perhaps 50 men would rush against the group officers-Williams, Warren, Howard (his right around the stove, knocking men in all direcsleeve wanting an arm), Pleasonton, as trim as | tions, endangering limbs, and raising a perfect in the morning; Meade, stooping, weary, his storm of profanity. Fights were very frequent, slouched hat laid aside, so that the breeze might | and it only needed the addition of intoxicating liquor to make the place a perfect pandemonium. As it was, the interference of the guard | my work. I was so low that, arriving in this coun-

> were thus able to protect themselves. The evenings were a compensation for the turmoil and quarreling of the day. After all I was nervous to a frightful extent, and could not who possessed blankets had rolled themselves obtain satisfactory sleep. We could not see up and laid down to rest on the floor, some of | our way clear to leave Bangkok until 1880. the worst rowdies, who had been annoying and | When I began to pack I was afraid I could not new character,—that of story tellers. Old Irish legends, and some of the finest fairy-tales to loaned my husband a book about Compound which I have ever listened, were brought forth, Oxygen. On arriving in Philadelphia we of these men who lived and paid through that and the greater part of the night was often | went to the office of Drs. Starkey & Palen, and | period would receive \$7,120 for the surrender passed in such discourse. But the approach of procured a Home Treatment. Has it done me of his policy. Taking the same rate of ex-

these rude bards and left them ill ruffians as | my old good health. There could have been no We soon wearied of this perpetual ferment and excitement, and learning that there was a history of the discovery and mode of action one room in the prison occupied principally by of this remarkable curative agent and a large of the Confederacy were diminishing, its power | Union men, petitioned to be placed with them. | record of surprising cures in Consumption, waning, the shadow of ultimate defeat stealing | To our surprise this request was granted, and | Catarrh, Neuralgia, Bronchitis, Asthma, etc.,

by crossing bars, but additionally darkened by fine woven wire. The refuse tobacco-stemsthe building was an old tobacco manufactoryhad been thrown into this room, and were now gathered into one heap in a corner, occupying more than a fourth part of the entire apartment. This filthy stuff-for such it was, having been trodden underfoot for years-was not without its uses for the tobbacco-lovers of the

But this dungeon had ample compensations for its darkness and dinginess. It contained a stove, and was kept quite warm. Thus the terrible suffering from cold was now ended. There was also good society here,-nearly a hundred Union men from different parts of the South,—all intensely patriotic, and many of them possessing great intelligence. The rude, wild element which dominated in the third floor was in complete subordination on the first.

It would be easy to fill a volume with the stories told us by the loyal citizens confined in this room. One or two may serve as specimens. I became very intimate with a Scotchman named Miller, from Texas. He told me of the beginning of the reign of terror, which prepared the way for secession. The rumor, in Miller's neighborhood, was first spread of an intended slave insurrection. Weapons, and in some cases poison, were secreted, to be afterwards found at the right time. Some slaves were next whipped until, under the torture, they would confess to the intended insurrection, and implicate the most prominent opponents of secession. This was enough to drive the populace to madness. The fear of servile insurrections has always aroused the worst passions of slaveholding countries. Slaves and white Unionists were now hung up to the same trees, and the work went on until all who opposed the withdrawal of the State from the old Union were treated as criminals, It is not as well as the occasion of rebellion.

Miller, being an outspoken opponent of secession, was seized and sent eastward, accused of treason against the Confederacy. Twice he made his escape, and when recaptured told, each time, a different story. At Richmond, when brought up for examination, he merely some letters did go safely. We also tried writ- | said, "I told you all about my case before." The examining officer, who was very busy and a little in liquor, took him at his word and spondence was forwarded beyond the lines. I ordered him back to prison. At length he was included with many others in a special ex-

A few Union soldiers, besides ourselves, were in this room. There was a young and adventurous scout from the Potomac army, Charlie Marsh by name, who had been sent a short distance inside the rebel lines to burn an imcoat-the rebel color-thrown over his own uniform, he managed to get some important information regarding the enemy, which he committed to writing. In this perilous position he was captured, and the papers, which he was not able to destroy, determined his character as a spy. A drum-head court-martial convicted him, and he was sent with a strong guard to Richmond for execution. While on the way the Sergeant in charge got an opportunity to drink, and soon became very careless. Marsh could not escape; but, watching his chance, slipped from the Sergeant's pocket the package containing the report of the trial and a ditch by the wayside.

When he arrived in Richmond, the Sergeant tion further than that his prisoner was a Yankee he had been told to bring to them. The drunkard was reprimanded, and the authorities sent back to the army for the missing information. Pending its arrival, Marsh was put into our room, instead of being confined separately and securely, as would have been the case if his sentence had been known. When the evidence against him arrived, the commanding officer entered the room with a guard and called his name. This was Charlie's last chance for life, and shrewdly was it improved! A man had died in the prison the night before, and the body had not yet been removed. Charlie promptly responded, "Oh, that fellow is dead!" pointing to the corpse. "Died, has he? the rascal! We'd 'a hung

him this week and saved him the trouble if he had only held on," growled the officer. No prisoner felt called upon to expose the deception, and the officer departed and reported accordingly. Marsh continued to answer whenever the dead man's name was called, and was finally exchanged in his place. I once met him since the close of the war. He was then in congenial employment as a Government detective.

[To be continued.]

"Raise the Bar!" To THE EDITOR: Since my letter to Comrade Edward S. Jones, of Nashville, Tenn., in regard to comrades who are debarred from the G.A.R. by Art. IV, Chap. I, Rules and Regulations, which was published by every soldier paper in the land, I am sorry to say that I have heard no more of the subject, except the great ability I saw displayed in regard to it at our last National Encampment. Comrades, the more I see and hear of those border heroes and subjects of rebel persecution, the more I am impressed with their fathomless loyalty to old "E Pluribus Unum." I find, also, an unsubdued indignation and hatred toward the Southern people in consequence of the ruthless way in which they drove these loyal men into the rebel army, and made them embrace secession. The "taint of treason," as applied to our brave comrades who escaped the rebel ranks in one way or another, has enveloped them in a halo of humiliation. Let me say right here, that so long as there is one of these old sufferers between two fires left, nothing will ever disperse that halo but admission into the ranks of the Grand Army of the Republic. What has become of such men as Col. Brownlow, Col. Bird, Capt. Bowers, and Capt. Kendrick, all of Tennessee regiments? They are the kind of men to stir up this thing, and help that committee of five to prepare themselves for the coming National Co. G, 107th III., Dewitt, III.

The Youngest Soldier. J. C. Griggs, Beverly, O., was born Nov. 5, 1846, and enlisted in Co. I, 77th Ohio, Nov. 13,

F. S. Bunn, Chicago, Ill., was born Aug. 24, 1846, and enlisted in the 62d Ohio, Aug. 21,

A Mayerick.

[Butte (Montana) Inter Mountain.] A cowboy in a recent Montana cattle case testified that "a maverick is somebody else's moval from the narrow stall to the comparative | calf that you get your brand on first."

> A Missionary's Wife. For her earnest and important labors in the Siamese Mission, the wife of Rev. John H.

From my early girlhood I had been ambiself for it. My gift for the acquisition of lanmissionary school. At Bangkok I taught schools of the native Siamese. I had among others the brother of the present King under my care, besides a number of the children of the nobitity, to whom I taught the English lan-

guage. I also did much translating. "So arduous were my labors that my health, which had for some time been failing, broke down in 1873. I had been of buoyant spirits, but my nerves were exhausted and I sank down. Vitality gave out. Endurance failed, I gave up all and then turning to his Chief of Staff, Hum-phrey, said, "Order up rations and ammuni-party, however, always stood together, and couragement. When I returned to Siam it was only with partially restored health. I broke down again, and for mouths was absolutely helpless.

severer test than was offered in my case," A " Treatise on Compound Oxygen," containing on, the ghost of a "Lost Cause" rising ever before him.

[To be continued.]

To der surprise this request was granted, and catarra, Redraiga, Bronchitis, Asthma, etc.,
we were taken down to the ground floor, and placed in a large, dingy room on the level of the street. The windows were not only secured 1109 and 1111 Girard St., Phila.

FACTS ABOUT TONTINE.

The Alleged Enormity of Its Wickedness.

IN TEN YEARS!- SCATHING DENUNCIA-TION OF THE SYSTEM. From the New York Tribune.

To the Editor: SIR: In your issue of March 22, ult., in answering the statements and criticisms of Messrs. Beers, Hyde, Alexander and McCurdy, I showed that the Tontine principle in life insurance is absolute, unqualified gainbling, because it makes a man stand to lose by lapse that which need not be lost by lapse; that which lapse ought not to cause the loss of at all; it therefore makes him needlessly and of set purpose expose to the risk of loss that which need not and would not be at the risk of loss but for his act. This is gambling, pure and simple.

And, aside from this aspect of Tontine, which directly involves public morality, I have shown this peculiar vice about this particular form of what one has paid to a company over and above the cost of his insurance up to the time his policy lapses, but the paid-up insurance which that overpayment ought to secure for his family at | than those on full Tontine. once if he cannot carry on the original insurance, and which such overpayment would secure had he taken a policy framed upon the true principles of life insurance.

THE THING GAMBLED FOR. He is not only gambling, but he is gambling with his family's protection; and the purpose of his gambling is to win from other families the value of the protection they may be made to forfeit by lapse during the Tontine or semi-Tontine period. The profits of Tontine are forfeited tine are partly for feited reserves and wholly forfeited surplus; and both reserves and surplus ought, in case of lapse, to give paid-up insurance to the family or other dependents for whose fore, the price of paid-up insurance which ought to have gone to the families of those who had to lapse their policies. And the instant and constant protection of families is the one function, the one public utility, of life insurance, the only thing that cannot be done better and more cheaply some other way.

seen is by way of renewed attack upon the Connecticut Mutual and myself. The phase of Tontine which I have hitnerto discussed has been its effect upon the individportant bridge. While on his way, with a gray | ual family, which loses its needed protection to | fatten the Tontine pool.

I wish now to call attention to the aggregate effect of Tontine on the community, upon the multitude of families whose protection is put at hazard to make up its winnings, and to indicate something of the tremendous scope and magnitude of its present, and still more of its prospective, scale of operations.

SIGNIFICANT FIGURES.

Let us trace the progress of Tontine for the last 10 years in the two companies which have promoted it longest and with peculiar energy, and see just what it means. We will take first | dent Greene, of the Connecticut Company, been the New York Life Insurance Company. On | hired to advertise Tontine?" Jan. 1, 1875, it had already accumulated a Ton- At that rate they would write over \$350,000,tine fund of \$152,948.84; during the next 10 | 000 in a year. And just translate could give the prison authorities no informa- | years it lost business by lapse, and added to its | the language of their "estimates," and repeat

	Lapses.	Additions to Tontine Pool.	Total Tontine Pool.
1875	\$7,167,935	8155,189 97	\$308,138 81
1876	7,740,168	209,366 03	517,504 84
1877	8,063,799	274,797 38	792.302 22
1878	7,032,129	249,154 65	1,041,456 87
1879	5,151,162	330,025 31	1,371,482 18
1880	3,885,915	380,683 64	1,752,165 82
1881	4,670,615		2,054,244 03
1882	6,618,915	37,128 13	2,091,372 16
1883	6,901,632	, 144,723 88	2,236,096 04
1884	11,924,360	397,700 66	2,633,796 70
	\$69,159,620	d	

the fact that the surplus of premiums as well as | tion! the value of lapsed policies ought to go into the pool, raises many questions of creat and curious interest to those interested in it; for examlanses and all the surplus interest and the marshrinkage, or readjustment of accounts?

A BLIND POOL ... But it is a "blind pool;" its real sources and composition have never been disclosed, and so far no legal attempt to compel such disclosure has been successful. The main point for the moment is this: In

10 years the company has lost by lapses \$69,-159,620 of insurance and has added \$2,480,848 \$2,633,796.70. Take now the Equitable: I can find no separate statement of its Tontine fund prior to

Dec. 31, 1875, when it "estimated" it at exactly \$1,000,000. Its figures for the 10 years are as follows:

	Lapses.	Additions to Tontine Pool.	Total Tontine Pool.
1875	\$13,752,530		\$1,000,000
1876	12,685,900	\$1,193,577	2,193,577
1877	14,200,240	111,342	2,304,919
1878	10,383,320	522,543	2,827,462
1879	8,050,875	742,088	3,569,550
1880	6,825,250	265,571	3,835,121
1881	7,801,916	393,884	4,229,005
1882	10,872,105	253,695	4,482,700
1883	15,052,540	644,193	5,126,893
1884	23,068,829	1,281,968	6,408,861
8	\$122,693,505		

Here, again, are suggested practical questions for those interested; for example, if the lapse Encampment. Yes, comrades, get a handspike of \$8,050,875 in 1879 and the surplus of interest and let us raise the bar. - John Van Buren, and margin on Tontine premiums produced \$742,085 for the pool, why, in 1882, did the lapse of \$10,872,105, the surplus interest on a larger reserve and the margin of a larger volume of premium, produce only \$253,695 for the pool? If they could add but \$253,695 in 1882 how could they add \$1,251,968 in 1884? and vice versa. How are matters apportioned? In 10 years the Equitable has lost by lapses

\$122,693,505 of insurance and added \$5,408,861 to its Tontine pools, which now aggregate \$6,-MILLIONS GONE-WHERE?

The New York Life and Equitable together have lost by lapse in 10 years \$191,853,125, the greater part of which was Toutine insurance, and have added \$7,889,709 to their Tontine pools, which aggregate \$9,042,658. How many millions of paid-up insurance, lost by how many thousand families, have gone to swell that enormous aggregate? Upon how many tens of thousands of widows and fatherless children has that "judicious penalty" of forfeiture of their paid-up protection been imposed? What was the accumulation of reserve and surplus on the \$191,853,125 of lapses forfeited to reward the persistency of others? distinctive mark.—Comrade, No. 2, Walling-How much paid-up insurance would it have

The companies give no information. But by analyzing their "estimates" of Tontine results furnished for the guidance of their agents in soliciting this business, we can get at the equivalent of their calculations, if not their precise form

The Equitable, for example, authorizes its agents to "estimate" that if a man aged 30 end would be rewarded by a cash value of months and 14 days of age. I will, therefore, \$7,120. If the company should have for 20 make the same application, having been inper cent. of its expected mortality, it would be being then 27 years and seven months old. I able to accumulate for him out of his own pre- was born Dec. 8, 1841, and enlisted in August, minums only \$4,138, so that it has to get for him | 1-61, in the 79th Pa., and served in that regi-\$2,982, or about 42 per cent. of the whole sum, and an addition of 72 per cent. to his own proper earnings out of the forfeiture of other people's reserve and surplus. FAMILIES DEFRAUDED.

Let us see what this means as to those other people. Take 10,000 men, all at age 30, each make just \$100,000,000 of insurance to start | Iowa. with. The Equitable's "estimate" is that each penses and interest that that company has had

of insurance, with 620 deaths, leaving 2,498 policies in force to divide up \$17,768,783, of which \$10,335,899 would be the reserves and MOTHER LETTER FROM PRESIDENT GREENE | surplus properly growing out of their own pre--\$17,000,000 INSURANCE SAID TO BE LOST miums, and \$7,433,884 would be the product of TO FAMILIES OF TONTINE POLICYHOLDERS reserves and surplus forfeited by other people. That \$7,433,884 of forfeited reserves and surplus ought to have yielded to the families of those who paid it in and had to lapse their policies, at least \$17,000,000 of paid-up insurance; that is their judicious penalty" for lapsing; the equivalent of \$5,000 apiece of paid-up insurance for 3,400 families! Think of what that means, men with families to protect, who can look only to you who called them into being for protection. you to needlessly expose your families to such loss! Do you wish to share the profits from

such losses by other families? Seventeen millions at least of paid-up insurance out of every hundred million written must be forfeited, needlessly lost to the families of the multitude who have to lapse over \$68,000,000 to make good the "estimated" profits which are held out to attract Tontine insurers. The Equitable and New York Life wrote together over gambling, namely, that there is lost, not merely \$140,000,000 last year; it is safe to say that a good deal more than \$100,000,600 was Tontine or semi-Tontine, and the "estimated" results on semi-Toutine are only about 10 per cent. less

THE MAGNITUDE OF THE GAME. Just imagine this business carried forward on this scale year after year, until the results of the old and the taking of the new travel side by side in full view; over \$100,000,000 new business each year, and over \$70,000,000 of lapses; and over \$17,000,000 yearly of paid-up reached the ripe age of 103 last week. She is still insurance that ought to come therefrom, taken clear in her mind, and in good health, though she from the families that need it, to make up the more than \$7,500,000 of profits to be then yearly divided to the members of the pools! Where reserves and surplus; the profits of semi-Ton- in human history has so enormous a game been attempted or conceived? And the one thing played for is the paid-up insurance that ought to protect unfortunate families! At least \$17,-000,000 a year, when the game is at its full on protection the insurance was originally taken. | the present scale, taken from these families and The profits of either form of Tontine are, there- its price given to the players who can stay in! And now comes the Mutual Life with its semi-Tontine "five-year distribution policy," on which it has advanced its premiums 23 per cent. "to meet the increased risk," (of which 'risk," by the way, there has appeared, as yet, no explanation whatever;) and the Northwestern with bigher "estimates" than any others; The only reply to this analysis that I have and several others with their own forms of the same thing-all inviting men to come in and put at hazard all or part of that protection which is sacredly due to their families, and to give which in its most simple, just, and absolute form ought to be the sole ambition, as it is the sole reason of its being, of a life insurance company. What colossal gambling it will be! For what a peculiar stake-the protection, the

living of widows and children! AN INSINUATING PARAGRAPH ANSWERED. As I was writing the last paragraph the following paid notice of the Equitable, from the World of April 29, was banded me:

" Tontine Again. "One day's new business of the Equitable Life Assurance Society for April 28 was nearly a million and a quarter of dollars. Has Presi-

it year after year for 20 years, and what would it mean in just that company alone? It would mean that on every year's such business there would be over \$241,000,000 of lapses, whereby would be lost to families full \$60,000,000 of paid-up insurance, in order that they might give \$26,000,000 additional profits to the Tontine pool. That is precisely what it would come in time to mean every year in that company alone; at least \$60,000,000 a year of what ought to be paid-up insurance for families, who have to lapse at least \$241,000,000, taken from them to furnish at least \$26,000,000 a year to the Tontine pool! That is what the new business of April 28 would mean to the world in the light of their authorized "estimates;" or A comparison year by year of the lapses and | call it all semi-Tontine and throw off 11 per the additions to the Tontine pool, coupled with | cent. What an astounding scale of specula-

AN APPEAL FOR THE FAMILY. Do not misunderstand the "President of the Connecticut Company." He well knows that ple, why, in 1882, did the value of \$6,618,915 of he is advertising Toutine; that to certain men the very figures he has here given will prove gin on probably \$5,000,000 premiums produce | an irresistible attraction-men who are entirely only \$37,128 for the pool? Was it expenses, confident of their own ability to pay through, and who care little or nothing where money comes from, so it comes legally. He is not speaking to them; he is speaking only to the men who have families to protect, and who mean to really protect them, and to men who may not have seen the true character of Tontine. He is speaking in behalf of families that need protection, to those to whom alone they can look for that protection, that it need not be to its Tontine pool, which now aggregates put at needless hazard to loss; that the unfortunate, the poor, and the weak be not made the prey of the fortunate, the rich, and the strong. He is speaking for the pure beneficence of simple life insurance so administered that every family may get every dollar's worth of protection the premiums paid by its own head can be made to buy. He does not think that the ultimate judgment of a clear understanding and good conscience will turn upon a million and a quarter of new business in a day. True success is something else than assuming obligations. The results by which life insurance is to stand at the last will be the amount of protection given to families, not the amount of which they have been robbed, not the profits it has been made to yield to a game of chance nor the magnitude of the game which has been set Yours truly. going in its name.

JACOB L. GREENE. HARTFORD, May 9, 1885. RANK IN THE G.A.R. He Would Have All the Distincton of Post Officials

To THE EDITOR. "Comrade" has opened the discussion of rank in the G.A.R. in your edition of the 7th inst., and I are others will speak right out about it. Theoretically, there | that does not bear the floral token of remembrance is no distinction among the members of the organization, but practically all acting and past officers appear as a distinct class of men, and disport themselves in distinctive eniforms and badges, so that the crop of fictitious Generals, Colonels, etc., is enormous and increasing. Let us as American citizens beware of caste. The large proportion of officers and ex-officers and a small proportion of privates. Red and blue ribbon badges abound, while the old flag for the dead

which we did our soldiering is disappearing as a badge of the G.A.R. I suggest that there be no distinctive official uniforms used in the Grand Army of the Republic; that all badges and equipments be the property of the Posts, and be used only at regular meetings of the Posts; that on occasions of public parades only the three Commanders ford, Conn.

YOUNG POST COMMANDERS. A CLAIM FROM PENNSYVANIA.

TO THE EDITOR: In your issue of May 7. 1885, under the head of "Youngest Post Commander," I noticed Comrade C. C. Cross, of Libby Post, No. 6, Department of Maine, makes application as being the youngest Past Post Comtakes an annual premium life policy for \$10,000 | mander in the country, having been installed in a 20-year Tontine class, persistence to the Jan. 4, 1884, and being at that time 35 years, two years the same expenses and interest as for the stalled as Post Commander of Post No. 84, Delast 10, and should experience no more than 80 partment of Pennsylvania, in July, 1869, ment three years and 10 months.-J. K. BARD.

TO THE EDITOR: Answering C. C. Cross Rockland, Me. The undersigned was installed Post Commander of Homer Post, No. 7, G.A.R. Champaign Co., Ill., July 6, 1867, being at that insured for \$10,000 by annual premium life time 19 years and three days old.—H. Coffeen, policies, in a 20-year Tontine class; that would 1st lows battery, Ind. Co. L. A., Council Bluffs, 1st lowa battery, Ind. Co. L. A., Council Bluffs,

IOWA CLAIMS PRIORITY.

A Female Horse Thief. Miss Hattie Rogers, of Erie, Pa., is the heroine of a daring escapade, resulting in her arrest and confinement for horse-stealing. The young lady for the last 10 years, and supposing its actual obtained a livery horse and started on a dash losses to be only 80 per cent, of those expected | through the State, proposing to ride to Phila--a very favorable supposition to the company | delphia. She was pursued by well-mounted offiwhen most lapses are to be expected, and the all but Capt. Blenner she was captured, her ries, Lowell, Mass. statements of the Tontine companies as to the horse having cast a shoe. The chase extended persistency of this kind of bu-iness, and their | 50 miles across the country. Miss Rogers says "estimated" result would require the equiva- it was glorious excitement and worth five years lent in 20 years of 6,852 lapses, for \$68,820,000 | in the penitentiary.

FOR THE LADIES.

-The wife of Gen. Hancock has just returned from a long Southern visit greatly improved in health.

 News comes from Europe that Gerster is the happy mother of another baby. It is a girl.
 Mrs. Oscar Wilde appeared at a recent entertainment in a very becoming reseda trimmed wish pink, kind of a Kate Greenaway dress, tied at the waist by a drooping pink sash. Around her neck she wore a wide Toby frill of two-row ficelle lace, a large pink bow fastening a bunch of yellow Marguerites. A jaunty Tam O'Shanter cap of the same greenish gray material completed the costume. -At a recent State entertainment the Queen of Spain was clad in an olive-green velvet, the front of which was richly embroidered with silver. The Isn't that a cruel-looking pool? Is it right for | petticoat was of silver cloth, lined with pale-blue satin, trimmed with white lace, profusely ornamented with silver stars; the train was of the satinlined velvet and was more than 16 feet long and very wide. The vail the Queen wore was of white lace, fastened with diamonds and silver stars. The gloves were of the lightest brown and reached to

-An Indiana salesman was mean enough to strike with a stave the panier of a lady who had been stealing grocery eggs and concealing them in two big rear pockets.

-Mr. Gladstone will ask the Commons to provide a dowry for the Princess Beatrice, who will

shortly marry Henry of Battenberg. Beatrice expects \$75,000 as a present allowance, and \$30,000 a year hereafter from the Government, and looks to her mother to make up the \$150,000 to enable them to begin housekeeping.
Miss Dora Miller, young, beautiful, an heiress and only child of Senator Miller, of California, is soon to be married to Lieut. Richard Clover, of the Navy.

British honey company, for the purpose of promoting the industry of bee-keeping among the poorer classes of England. -Mrs. Clarkson D. Raymond, of Wilton, Conn.

- Baroness Burdett-Coutts is about to establish

is unable to ascend stairs. She supports herself when she goes out walking with a birch staff six feet long -Mrs. Tom Thumb, now the Countess Margri,

wears for shoes a child's number five, and the Count wears a child's number eight. -Even the women have begun to turn moon-shiners. Miss Bettie Smith was tried in the United States Circuit Court at Nashville the other day for dealing in illiest whisky-genuine "mountain dew," according to Tennessee vernacular. She was found guilty and fined. Three young mountain gallants stood the fine, and now stand ready to fight for her, die for her and defend her honor. Miss Smith is 17 and is described as having a slight figure, dark hair, and eyes that flash fire. She is the belle of the mountains, queen of her circle, and shoots squirrels out of the tallest trees with her rifle. Several lovers worship at her shrine, but none can capture her heart. She can't play on the piano, but those who know her say she can wind a horn in a manner that would turn an old army bugler green with envy.

PERSONS AND THINGS.

-Mr. Moody, revivalist, is the subject of this little anecdote. He was asked in the recent convention at Milwaukee whether he had grace enough to die at the stake. He replied: "No, I don't need it; all I want is grace enough to hold this convention for three days in Milwaukee.' — Oliver Wendell Holmes is quoted as saying of "The Chambered Nautilus:" "When I wrote that I did better than I could."

- Charles Longfellow, the poet's son, is about to start on a tour around the world.

— President Cleveland was visited recently by an Ohio Congressman who wore a straw hat. To the President's remark that he had invested early he replied: "I didn't want to be considered too slow in making the necessary change." The President is said to have acknowledged the point by a faint

- The house which Philadelphia citizens presented to Gen. Grant in 1865 is advertised for sale at public auction June 2. The committee paid \$33,000 for the house, and Gen. Grant has not lived in it since he was elected President. - Ex-Senator Conkling is growing fat. His hair

has turned considerably whiter and the famous

ambrosial curl is a thing of the past. The bald spot on top of his head is beginning to grow larger, but his voice is still full and rich and his sareasm cutting enough to win him many enemies. -Some people who believe that they used but-terine last Winter complain of sore feet. If it produces that effect, shun its use by all means, -Schoolcraft (Mich.) Pioneer.

— A man is circulating around in Southern Kan-

sas with a mule. He wagers that his mule can pull 700 pounds of sand hitched to the end of a rope 500 feet in length. The mule, by a succession of sharp lunges, moves the wagon a few feet. The speculator won \$500 at Wichita. - Chicago Times. -Just who is meant to be described by the new word "drug-wump" appears to be a trifle mixed. Whisky papers apply it to prohibitionists, and prohibitionist papers apply it to 'tother side. We think it is a word that hasn't come to stay.—Marion (Kan.)

SCIENTIFIC CHAT.

- A French savant claims to have discovered in cotton-tree seed a new nutritious matter, presenting some most remarkable features in its composition. An analysis of the seed of the cotton tree, of which several varieties are cultivated in Bolivia, shows that this is the richest of all known grains in nitrogenous substances. He is convinced that cot-ton-tree seed will make a flour destined to take an important place as a food for man,-New Haven

- The Ohio Valley, not Dakota, is the great center of wheat production in the United States. A century plant at Daytona has grown 97 inches in six days.—Jacksonville (F/a.) Times-Union.

For Charity's Sake.

BALTIMORE, MARYLAND .- The Daily Herald says: At the recent grand charity ball in this city, where all the ladies appeared in full dress, the daughter of a prominent up-town resident contracted a painful case of rheumatism in the shoulders and neck. After doctors and numerous remedies had failed to afford relief, a bottle of St. Jacobs Oil was procured, which effected a radical cure in a single night.

For Coughs and Colds Red Star Cough Cure is a safe, pleasant, sure remedy.

General Orders, No. 4, issued at Nashville,

G.A.R. GENERAL ORDERS. TENNESSEE AND GEORGIA.

Teen., May 4, are as follows: The Grand Army of the Republic, in accordance with the Rules and Regulations of our Order, will observe Memorial Day on Saturday, May 30.

It is expected that all Posts in the Department of Tennessee and Georgia will honor themselves in paying tribute to the memory of their fallen comrades whose dust now lies in the "nine Nationa Cemeteries" located in this Department, who through their deeds of heroism and final sacrifice have rendered the cause of union and liberty sacred

in the hearts of all people.

It is hoped that the shadows of evening shall not rest upon the mound of a single fallen comrade and love. It is desired that each Post of this Department

attend divine service on Sunday, May 24, that we may be more fitly prepared to decorate the graves of our departed, "not only with tributes beautiful and fragrant that never fade," but with Fraternity, Charity and Loyalty that shall live forever. I recommend that especial steps be taken to secure the presence and aid of the children and youths average Post is numerically no stronger than in the ceremony of strewing flowers and otherwise a full military company, and the older ones in bonoring the dead. "With malice towards none our smaller towns present the incongruity of a and charity for all," let us unite in this sacred duty Let the choicest, fairest and most fragrant flowers be culled, and fashioned into cross and crown, dropping here and there, like the dew, a tear for We lift once "ore the curtain that hides the past.

and see our fallen martyrs die for liberty. They gave their lives a cheerful sacrifice. Many sleep in graves marked "Unknown," but the loving hearts and eager hands of a grateful people will cast flowers upon the soft greensward that covers their dust,
By command of EDWARD S. JONES. By command of EDWARD S. JONES, WM. J. WATSON, A. A. G. Dep't Commander

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If you want to loan your money on first class property at 8 per cent, write S. H. Baker, Minneapolis, Minn.

The Reunion at Philadelphia. Preparations are being made for the military

Rennion and Encampment in Fairmount Park. Philadelphia, from June 28 to July 6. The Encampment is to be composed of 10,000 United States Regulars and citizen soldiers, under the command of a Regular Army officer. A military committee of supervision and control has been selected, including Gens. Slorum, Sherman, Jos. E. Johnston, Sheridan, Beauregard, McClellan, Fitzhugh Lee and others. The exercises are to consist of competitive drills and field manuvers for handsome prizes. The general object of the Encampment is to increase the military spirit of the country and foster fraternal feeling between the sections.

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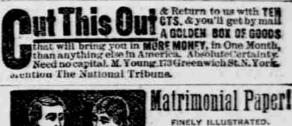
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PRENCH SPOLIATION CLAIMS PROSE.

CUTED under late act of Congress. I have lists of
the parties entitled, and shall be glad to answer all inquiries relating to the same.

GEORGE E. LEMON.
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